

DURABLE POWER OF ATTORNEY

1. CREATION OF DURABLE POWER OF ATTORNEY.

By signing this document, I, Annie L. Dugger, intend to create a Durable Power of Attorney. This Durable Power of Attorney shall not be affected by my subsequent disability or incapacity, and shall remain effective until my death, or until revoked by me in writing.

2. EFFECTIVE DATE.

This Durable Power of Attorney shall become effective as of the date of its execution and shall act as a revocation of any previously executed Power-of-Attorney.

3. DESIGNATION OF ATTORNEYS-IN-FACT.

I, Annie L. Dugger, appoint my daughters, Grace E. McKenzie and Barbara L. Dugger as my Attorneys-in-fact to act for me, and in my name, and for my use and benefit.

4. AUTHORITY OF ATTORNEYS-IN-FACT.

(A) I grant my Attorneys-In-Fact full power and authority over all my property, real and personal, and authorize them to do and perform all and every act, which I, as an owner of said property, could do or cause to be done. These acts shall include, but not necessarily be limited to, the following:

- (a) Collect money due me from any source and deposit it into a bank account bearing my name and pay all of my just bills when due.
- (b) Exercise full authority and control over any safe deposit box wherever located and this will be the authority for my Attorneys-In-Fact to deposit into and/or remove from said box any item or items which they deem

necessary in his sole discretion.

- (c) Handle insurance matters, such as the timely payment of premiums, file insurance claims for my benefit and examine the correctness of claims paid by insurance companies.
- (d) Handle all matters pertaining to Social Security benefits and the filing of any reports or claims thereunder.
- (e) Handle the acquisition and sales, management and repairs, banking activities and the use of safe deposit boxes, insurance, tax returns, motor vehicles, and authority to determine the conditions, provisions and covenants of any instrument or document, which may be executed by my Attorneys-In-Fact concerning my financial affairs.
- (f) My permission is granted for my Attorneys-In-Fact to use funds in my bank account to open, invest in, purchase, buy, sell and redeem shares and otherwise trade, entirely at my Attorneys-In-Fact's discretion, in any one or combination of the following: Stocks, Bonds, Certificates of Deposit, Mutual Fund Shares, Money Market Funds, savings / checking accounts or other investments, provided that such investments shall include my name as a joint tenant with the right of survivorship in the registration thereof.
- (g) To hire and pay for, from my funds, the services of professional advisors, including physicians, accountants, lawyers, and investment counselors for my welfare.
- (h) To keep adequate records to determine income, expenses and information for tax returns and quarterly estimated tax deposits with the IRS.

5. NOMINATION OF A CONSERVATOR.

If I ever need a Conservator, either of my estate or person, I nominate for Conservator, Grace E. McKenzie.

6. RELIANCE BY THIRD PARTIES.

The powers conferred on my Attorneys-In-Fact by this Durable Power Of Attorney may be exercised by either of my Attorneys-In-Fact alone, and my Attorney-In-

Fact's signature or act under the authority granted in this Durable Power of Attorney may be accepted by any third person or organization as fully authorized by me and with the same force and effect as if I were personally present, competent and acting on my own behalf.

No person or organization who relies on this Durable Power Of Attorney, or any representation my Attorneys-In-Fact make regarding their authority, including, but not limited to:

- (i) the fact that this Durable Power Of Attorney has not been revoked;
- (ii) that I, Annie L. Dugger, was competent to execute this Durable Power of Attorney;
- (iii) the authority of my Attorneys-In-Fact under this Durable Power of Attorney;

shall incur any liability to me, my estate, heirs, successors or assigns because of such reliance on this Durable Power Of Attorney, or any such representation by my Attorneys-In-Fact.

Executed this 10th day of October, 2002, at Memphis, Tennessee.

Annie L. Dugger
Annie L. Dugger

STATE OF TENNESSEE)
)
 COUNTY OF SHELBY)

On this 10TH day of October, in the year 2002, before me, Leonard E. Van Eaton, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Annie L. Dugger, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that he or she executed it. I declare under penalty of perjury that the person whose name is subscribed to this instrument appears to be of sound mind and under no duress, fraud, or undue influence.

Leonard E. Van Eaton

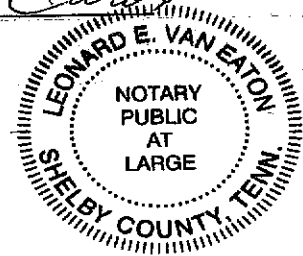
DEC 20 2005

Notary Public

My Commission Expires: _____

This Power of Attorney prepared by:
 Leonard Van Eaton
 1193 Madison Avenue
 Memphis, Tennessee 38104

725-7500






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Tom Leatherwood
Shelby County Register

As evidenced by the instrument number shown below, this document
has been recorded as a permanent record in the archives of the
Office of the Shelby County Register.

	
02172411	
10/14/2002 - 12:38 PM	
4 PGS : R - POWER OF ATTY	
MAX 77513-2172411	
VALUE	0.00
MORTGAGE TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	20.00
DP FEE	2.00
REGISTER'S FEE	0.00
WALK THRU FEE	16.00
TOTAL AMOUNT	38.00
TOM LEATHERWOOD	
REGISTER OF DEEDS SHELBY COUNTY TENNESSEE	

STATE MS. - DESOTO CO.

OCT 15 8 39 AM '02

P BK 96 PG 93
W.E. DAVIS CH. CLK.